

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Jill L Mudd

Debtor(s)

Case No. 16-07255

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/02/2016.
- 2) The plan was confirmed on 04/29/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 08/26/2016.
- 6) Number of months from filing to last payment: 3.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$43,455.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$3,800.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$3,800.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,810.33
Court Costs	\$0.00
Trustee Expenses & Compensation	\$163.40
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,973.73**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA	Unsecured	6,254.00	1,017.80	1,017.80	0.00	0.00
BANK OF AMERICA	Unsecured	0.00	5,269.60	5,269.60	0.00	0.00
BECKET & LEE LLP	Unsecured	6,332.00	6,438.81	6,438.81	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	2,176.00	193.42	193.42	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	514.00	299.24	299.24	0.00	0.00
CAVALRY SPV I LLC	Unsecured	0.00	2,211.41	2,211.41	0.00	0.00
COMENITY BANK	Unsecured	0.00	711.65	711.65	0.00	0.00
COMENITY BANK	Unsecured	1,614.00	1,762.31	1,762.31	0.00	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	4,269.00	4,269.08	4,269.08	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	6,002.00	3,366.00	3,366.00	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	2,636.11	2,636.11	0.00	0.00
FIRST NATIONAL BANK OF OMAHA	Unsecured	1,530.00	1,530.95	1,530.95	0.00	0.00
GREAT AMERICAN FINANCE	Unsecured	2,172.00	1,574.72	1,574.72	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	6.00	261.12	261.12	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	0.00	271.88	271.88	0.00	0.00
LVNV FUNDING	Unsecured	1,026.00	1,061.87	1,061.87	0.00	0.00
MB FINANCIAL BANK	Unsecured	639.00	639.67	639.67	0.00	0.00
MB FINANCIAL BANK NA	Secured	0.00	0.00	0.00	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	0.00	2,262.83	2,262.83	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	NA	814.18	814.18	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	NA	3,777.88	3,777.88	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	400.25	400.25	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	466.34	466.34	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	0.00	548.85	548.85	0.00	0.00
SALLIE MAE	Unsecured	6,992.00	7,044.87	7,044.87	0.00	0.00
SYNCB/ABT ELECTRONICS	Unsecured	3,738.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SYNCB/AMERICAN SIGNATURE	Unsecured	844.00	NA	NA	0.00	0.00
SYNCB/CARE CREDIT	Unsecured	1,285.00	NA	NA	0.00	0.00
US BANK NA	Unsecured	539.00	NA	NA	0.00	0.00
ADVENTIST HEALTH PARTNERS	Unsecured	308.00	NA	NA	0.00	0.00
CBNA	Unsecured	466.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	228.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	562.00	NA	NA	0.00	0.00
RISE LOANS	Unsecured	4,000.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Secured	12,572.00	12,572.00	12,572.00	715.30	110.97
SPRINGLEAF FINANCIAL SERVICES	Unsecured	NA	669.41	669.41	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	54,692.00	62,486.74	62,486.74	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$12,572.00	\$715.30	\$110.97
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$12,572.00</b>	<b>\$715.30</b>	<b>\$110.97</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$111,986.99</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$2,973.73</u>	
Disbursements to Creditors	<u>\$826.27</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$3,800.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 09/19/2016

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.